

In re:
Jennifer Joyce
Debtor

Case No. 21-11484-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 26, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer Joyce, 1501 Denise Circle, Phoenixville, PA 19460-1817
aty	+ Karalis PC, 1900 Spruce Street, Philadelphia, PA 19103-6605
cr	+ M&T BANK, Schiller, Knapp, Lefkowitz & Hertz, LLC, 15 Cornell Road, Latham, NY 12110-1491
14628787	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bank of America, N.A., P O Box 15102, Wilmington DE 19886-5102
14615851	Bank Of America, PO Box 15019, Wilmington, DE 19850-5019
14628660	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14610558	Citi Preferred Card, Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14639726	+ Lakeview Loan Servicing, LLC, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14621344	+ M&T BANK, c/o Martin A. Mooney, Esq., Schiller, Knapp, Lefkowitz & Hertz, LLC, 15 Cornell Road, Latham, NY 12110-2182
14610560	Old Navy Visa I SYNCRB Synchrony Bank, PO Box 960017, Orlando, FL 32896-0017
14630358	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14610561	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 26 2022 23:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 26 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 26 2022 23:32:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14610557	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2022 23:41:24	Citi Diamond Preferred Card Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14610559	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2022 23:41:13	Citi Simplicity Card, Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14631642	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2022 23:41:17	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14648563	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 26 2022 23:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14627650	Email/PDF: pa_dc_claims@navient.com	Jan 26 2022 23:41:17	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14610562	Email/PDF: pa_dc_claims@navient.com	Jan 26 2022 23:41:12	Navient Solutions, LLC, PO Box 9640, Wilkes-Barre, PA 18773-9640
14615855	Email/PDF: gecsed@recoverycorp.com	Jan 26 2022 23:41:13	Old Navy Visa/SYNCRB Synchrony Bank, PO Box

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jan 26, 2022

Form ID: pdf900

Total Noticed: 22

960017, Orlando, FL 32896-0017

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14615852	*	Citi Diamond Preferred Card, Citi Cards, PO Box 70166, Philadelphia , PA 19176-0166
14615853	*	Citi Preferred Card, Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14615854	*	Citi Simplicity Card, Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14615857	*	Navient Solutions, LLC, PO Box 9640, Wilkes-Barre, PA 18773-9640
14615856	*	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfbis.com
MARTIN A. MOONEY	on behalf of Creditor M&T BANK lgadomski@schillerknapp.com kcollins@schillerknapp.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROBERT W. SEITZER	on behalf of Attorney Karalis PC rseitzer@karalislaw.com jhysley@karalislaw.com
ROBERT W. SEITZER	on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@karalislaw.com jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION**

In re: JOYCE, JENNIFER

§
§
§
§

Case No. 21-11484-MDC

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Christine C. Shubert, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
900 Market Street
Suite 400
Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 14 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 02/23/2022 in Courtroom 2, United States Bankruptcy Court Courthouse, 900 Market Street, Philadelphia, PA 19107. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/25/2022

By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert
821 Wesley Ave
Ocean City, NJ 08226
(609) 923-7184

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION

In re:JOYCE, JENNIFER

§ Case No. 21-11484-MDC

§
§
§
§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of: \$ 15,000.00
and approved disbursements of: \$ 23.22
leaving a balance on hand of¹: \$ 14,976.78

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 14,976.78

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christine C. Shubert	2,250.00	0.00	2,250.00
Trustee, Expenses - Christine C. Shubert	5.20	0.00	5.20
Attorney for Trustee Fees - Karalis, PC	1,540.00	0.00	1,540.00
Attorney for Trustee, Expenses - Karalis, PC	49.46	0.00	49.46

Total to be paid for chapter 7 administrative expenses: \$ 3,844.66
Remaining balance: \$ 11,132.12

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 11,132.12

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 11,132.12

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$94,824.95 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	NAVIENT PC TRUST	49,150.23	0.00	5,770.07
2	Bank of America, N.A.	7,845.33	0.00	921.01
3	Wells Fargo Bank, N.A., Wells Fargo Card Services	17,753.73	0.00	2,084.23
4	Citibank, N.A.	3,287.13	0.00	385.90
5	Citibank, N.A.	6,896.28	0.00	809.60
6	Citibank, N.A.	9,466.83	0.00	1,111.37
7	Jefferson Capital Systems LLC	425.42	0.00	49.94

Total to be paid for timely general unsecured claims: \$ 11,132.12
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert
821 Wesley Ave
Ocean City, NJ 08226
(609) 923-7184

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.